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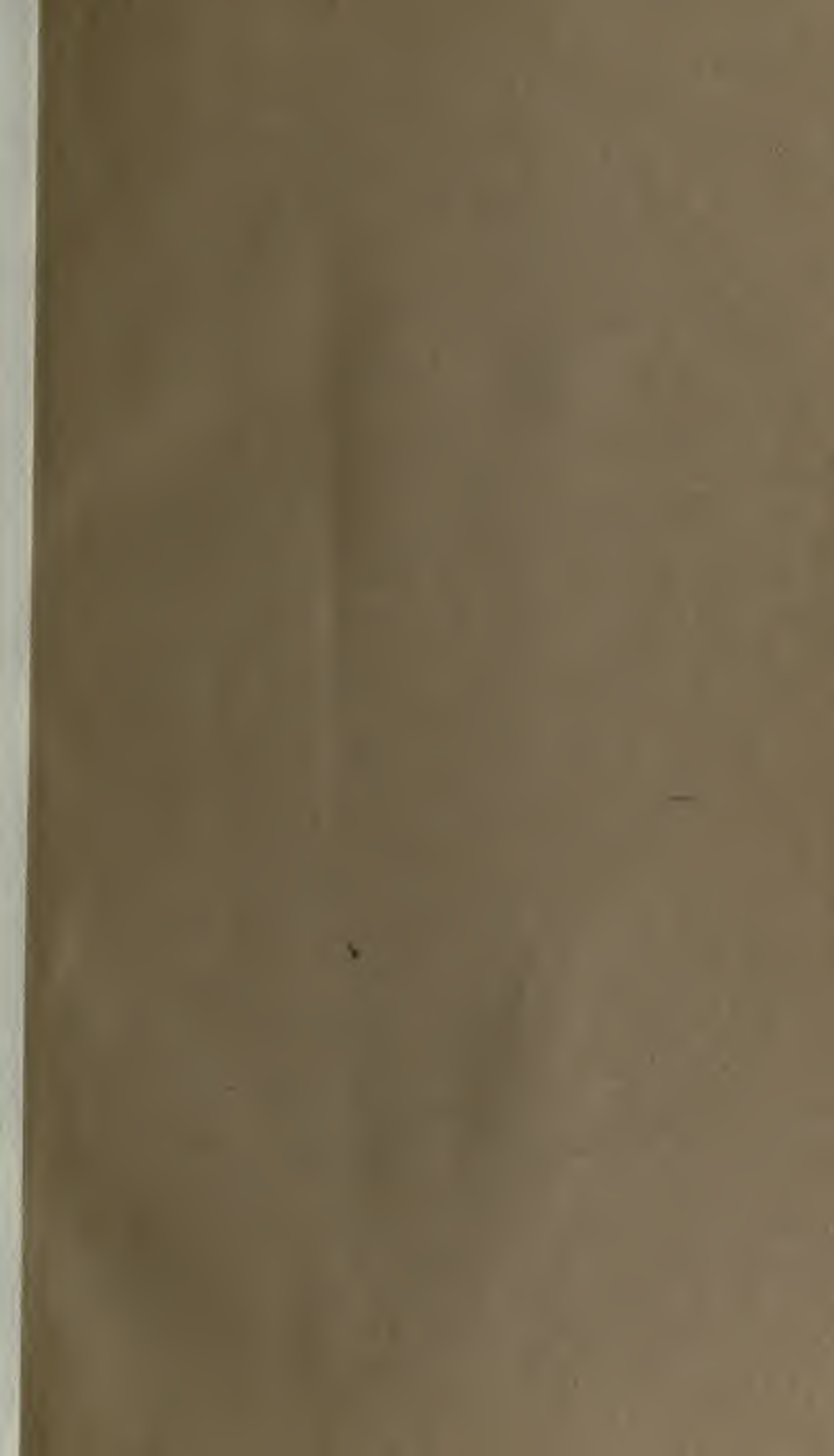
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[MacLaren (C)]

THE SCOTSMAN'S

ADVICE

TO THE

LABOURING CLASSES,

ON THE

BEST MEANS OF RAISING THEIR WAGES,

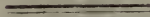
AND

SECURING THEMSELVES AND THEIR FAMILIES

AGAINST WANT.

MacLaren, C.

[Reprinted from the Scotsman of Nov. 10. and 13. 1830.]



EDINBURGH:

PRINTED FOR ADAM BLACK, 27. NORTH BRIDGE.

1830.

[Price Twopence.]

THE
SCOTSMAN'S ADVICE
TO THE
LABOURING CLASSES.

FRIENDS AND COUNTRYMEN,

THOUGH the burnings and the nightly attacks on property in Kent may proceed partly from mistaken notions and bad passions, it is certain that labourers, who had a reasonable share of the comforts which belong to their station of life, would not be guilty of such atrocities. It may therefore be truly said that these disorders have their root in the misery of the working classes—of those classes to which you belong. Is this misery increasing? Or rather has it been increasing during the last forty years? My belief is that it has: but the problem is not easily resolved, and it is not my object at present to enter into it. I find from a document of unquestionable authority, that in 1824, there were numerous examples in various counties of England, of *unmarried labourers being paid sixpence per day by their employers, in parishes where no part of the wages of labour was paid out of the poor's rates* *! Whether the situation of such persons was always as bad I do not know; but in facts like these we have a proof of wretchedness which it is fearful to contemplate, and which must be pregnant with evil. Insurrections of the belly, as Bacon observes, are the most dangerous of all: and in a country *full of wealth*, where thousands or millions are habitually on the verge of starvation, there can be no entire security either for life or property.

The more important question is,—what are the causes of the extreme poverty and misery of the working classes? Let us hear what Political Economy says upon the subject. Capital, it tells us, is the fund which puts labour in motion. When the capital of a country increases more rapidly than its population, competition operates in favour of the la-

* Abstract of Returns respecting Labourers' Wages, by a Committee of Parliament, No. 299, in 1825.—See Returns for Bampton in Oxfordshire, Arlesford, Fordingbridge, and Isle of Wight in Hampshire, and many others.

bourer ; capitalists outbid one another in their eagerness to get workmen, *and wages rise*. An opposite result ensues when population increases more rapidly than the capital which employs it ; in this case labourers find it difficult to procure employment ; they underbid one another, *and wages fall*. There are circumstances which qualify these conclusions ; but in the main, their soundness is admitted by all enlightened men, and they comprise a truth of great importance to society. What some assert is quite true, that the United Kingdom could maintain twice as many inhabitants as it now holds ; but we must remember that in this case its capital must be doubled.

It follows then, that the condition of the labouring classes may be deteriorated in two ways—By increasing their numbers too rapidly—and by diminishing the capital which provides them with employment. Now, capital is either diminished, or its natural growth is impeded, by the enormous sums paid to the government, by the tax on corn imposed for the benefit of the aristocracy, and by the many absurd restrictions on industry, which have arisen from the ignorance or misconceptions of our legislators. To repeal or reduce taxes, and relieve industry from the restrictions which fetter it, benefits the working classes, by enlarging the fund which creates a demand for their labour. The sufferings of these classes are therefore, in no small degree, imputable to the exactions and misconduct of the government ; and in the present circumstances of the country, when ministers take a single shilling from the pockets of the people beyond what their necessities strictly require, they are guilty of an act of cruelty, and are adding to the misery which they ought to relieve.

Culpable and injurious, however, as the extravagance of the government has been, I am convinced that were all the public burdens annihilated, and all the obstacles to freedom of industry removed, the relief given would be but temporary. The misery of the working classes might be mitigated by such means, but it cannot be eradicated by legislation, nor by any human means except such as shall put some check on the increase of their numbers. Scientific thinkers regard this conclusion as established on the clearest evidence. How then is the principle of increase to be checked?—only in one way, by enlightening the minds of the working classes, by inspiring them with feelings of self-

respect, by teaching them the immense importance of habits of prudence, forethought, and self-controul to their own happiness—by giving them true notions of their situation as moral agents, responsible for the consequences of their actions, and endowed with powers which, if rightly used, make them to a great extent masters of their own destiny.

It is a radical evil, that in the article of marriage men consider life as a *lottery*, and they rush into the most important of all ties, without making any provision for discharging the obligations it lays upon them. This applies to the middle ranks as well as the lower. Thousands and tens of thousands marry every year who are scarcely able with their utmost efforts to keep their heads above the water, or whose earnings hardly suffice for their own subsistence. Such persons shelter their thoughtlessness under the plea of “trusting to Providence,” or “taking their luck like their neighbours.” If any one talks to them of the provision necessary for rearing a family, the reply is, that “Providence never sends a mouth without sending meat for it.” It is no exaggeration to say, that multitudes in this country throw their offspring on the world with as little rational consideration about its future well-being, as the crocodile shews when she drops her egg in the sand, and leaves it to the sun and the winds to hatch her young into life. How common is it to see two individuals, who have scarcely a mouthful of meat for themselves, marry and bring beings into the world, whose existence for the first fifteen or twenty years of their life must be a continual struggle with starvation and misery in their worst forms. Such a spectacle might make a humane man weep. It presents a picture of improvidence which can only result from the higher faculties of our nature being left in a state of brutish abeyance. Far be it from me to discourage any one from trusting in Providence. But is this to be an excuse for the most reckless defiance of the common rules of prudence? God has given us reason to regulate our conduct, and in most of the common concerns of life has enabled us to foresee the consequences of our actions. After making a right use of this faculty, our reliance on Providence is wise and rational; but to neglect its admonitions, and then trust to Providence to free us from the evils induced by our own thoughtlessness, is to call upon the Deity to work a miracle in

our favour—not to promote our improvement, but to harden us in our folly.

It has often occurred to me that it would be extremely useful *to convert the burdens which marriage brings with it into money*, in order to show a man clearly the nature and amount of the obligations he contracts when he enters into it. Society is not in a sound state, till regular provision is made against these and all the other casualties of life which common prudence can foresee. Were this once done, nine-tenths of the misery—and of the crime—which exists would be extirpated. If philosophy and government had not been wide asunder as the poles in all countries, care would have been taken to instruct men in such subjects by the agency of the schoolmaster or the clergyman. But our legislators are themselves too unenlightened to think of any thing so rational and useful.

It is impossible to say beforehand what the condition of any individual will be as to health and sickness, the number of his family, the time he or they may live; but if we take 100 or 1000 individuals, we can answer these questions with regard to the collective body, with a certainty sufficient for the guidance of a reasonable man in the ordinary concerns of life. I am not ripe enough in the subjects of mortality tables and annuities to make the necessary calculations very correctly; but it can be done; and my statements will at all events illustrate the principle I wish to enforce. I would address a labourer who intended to marry thus—

You are about to marry. Are you aware of the burdens you bring upon yourself by this step? And have you a reasonable prospect of being able to meet them? If you have not, you are preparing a life of privation and misery for yourself, your partner, and your offspring; and you are injuring the community, first, by throwing upon it the burden of supporting those whom you ought to support, and next, by bringing labourers into a market that is already overstocked—to take food and employment from those who have not enough.

You have at present, I shall suppose, 10s. *per week*. Now a marriage produces on an average four children; sometimes more than four, sometimes fewer; but this is what a person of forethought ought to expect and provide for. In seven or eight years then you may calculate upon

having five or six individuals to support from your wages. If you do not look forward to this, you are shutting your eyes to your true situation, and incurring heavy obligations blindfold. Will the same earnings which at present do little more than supply your own wants, be sufficient to furnish food and clothes for six persons, and education for four of these, for a course of years? Will a family under such circumstances not plunge you into extreme poverty? But supposing that you are able, by hard labour and pinching parsimony, to provide for your family while in health, what happens if you fall into a sickness of long duration, or if you die? Your wife, with three or four children to take care of, cannot even gain her own bread by her labour. She must live in misery; your children will die of disease from insufficient nourishment; or growing up without education, and amidst all the temptations of want, will contract depraved habits, and by their vices become a scourge to society, and a disgrace to their relations. Search the history of the criminals who crowd our Bridewells or come to the scaffold, and of the ruined out-cast females on our streets, whose looks and demeanour betray the consummation of human wretchedness, and you will find, that most of them have become what they are, in consequence of neglect of education and moral training in their youth, or vicious habits to which want in their early years drove them, or dangers to which the poverty of their parents or their own misery exposed them.

But you will ask—Do I mean to deny to the poorer classes the pleasures springing from the exercise of the best social feelings of our nature? By no means. I only ask them to put their social feelings and their animal impulses under the controul of their reason, and not to wreck their own happiness and that of others, by disregarding the plainest dictates of prudence.

I shall sketch an ideal picture of the provision which I think a considerate labourer or tradesman ought to make against the accidents and misfortunes of life. I call it *ideal*, though I see nothing in it which may not be rendered practical in a well ordered society; and in the mean time it may serve as a standard to which the working classes may approach, in proportion as education is diffused, and they get clearer views of their condition. It will equally apply to the middle ranks.

Nineteen-twentieths of the poverty and misery which we see in the world arise from some species of improvidence, that is, from neglect of health, from want of diligence in improving the advantages we possess, or from want of due care in providing against those accidents which every one knows he is exposed to; and this improvidence again has its root, to no small extent, in our ignorance of the true conditions of our existence, and the laws of our nature. In illustrating this by an ideal sketch, I shall take the case of an industrious mechanic who begins to earn 16s. per week at the age of 18. I shall shew what he might accomplish by living economically, and deferring marriage till he was 28.

Let us suppose that he is able to live upon 12s. 6d. *per* week, and place 3s. 6d. in a Savings' Bank: his stock, including interest, would amount in ten years to about L.100. I have heard of journeymen mechanics who have accumulated a larger sum in the same number of years. I shall take it for granted that he expends L.30 of this money at his marriage in furnishing his house, and that L.70 remain to meet contingencies.

As others are now dependent on his health, his first care should be to make a provision against sickness; but in order to keep his stock entire, I shall take for granted that he effects this by a weekly contribution, which need not exceed fourpence for himself and his wife both.

The second casualty to which he should look forward to is the infirmity of old age, which so often renders a man unfit for labour. The best mode of providing against this calamity is by an annuity sufficient to keep himself, and his wife, if she is living, above want. Such annuities are now embraced in the plan of benefit societies. According to a table calculated by Mr Finlaison for government, a sum of L.17 : 1 : 9 paid at once, (or an annual payment of 9s. 6d.) by a man at the age of 28, will obtain for him an annuity of L.20 *per annum* for whatever number of years he may live beyond the age of 68. By laying out L.17 therefore he can effectually secure himself against want in his old age; and I shall assume that he disposes of L.17 of his stock in this manner.

The third casualty he should provide against regards his wife. He may die and leave her a widow, unable to gain a shilling for herself, because encumbered with a

family. The misery which ensues in such a condition is often great; and it is heartless in any man to expose the woman to it who has been the partner of his life, and whom he took from a situation where she was more independent and secure. Now, this and other calamities attendant on the uncertainty of life have been subjected to calculation, and data have been obtained for making provision against them. I find, from a table in the volume published by the Highland Society, that a man of 28, by paying down L.32, 12s. in one sum, may secure for his wife, (supposing her age to be the same,) an annuity of L.10 *per annum* for life, in the event of her being left a widow, at whatever period it may happen. It is now very common in the middle ranks for a man to insure a sum on his own life, to be paid at his death, to his widow or other relations; but, in my opinion, the plan of purchasing an annuity is better; because a smaller sum will answer the same purpose when it depends on the chance of survivorship, and because women often want the business-knowledge necessary for making a prudent use of a large sum received at once. The object aimed at in making such a provision is so plainly prescribed by the most common feelings of humanity, that nothing but the grossest ignorance and thoughtlessness could have induced men to regard it as a work of supererogation. When society is more enlightened, it appears to me that a provision against the chance of widowhood will be considered as indispensable at marriage as a suit of wedding clothes.

I mentioned that a marriage produces on an average four children. On this number an individual ought to reckon. Now let me suppose that the first is born within two years after marriage. This child depends on you for its support; and if you die before it is able to shift for itself, before it is 15 or 16 years of age, it must either starve, or be thrown upon casual charity, or the bounty of relations who have probably nothing to spare. The chances of your death happening within a few years may be small; but the expense of providing against them is small in proportion, and the misfortune, when it falls upon the child, is not the less heavy for being uncertain. What are your duties in such circumstances? To insure your child against the misery resulting from the loss of its na-

tural guardian and supporter. This can be done most economically and conveniently by securing a small contingent annuity to it, of 3s. *per* week for instance, up to its fifteenth year, only payable, of course, in the event of your death happening before it reaches that age. I have no tables which exhibit the cost of such an annuity, but supposing the purchase to be made at the end of the first year of the child's life, and when its father's age is 30, I infer from some rough calculations that the price would not much exceed L.5*. Five pounds, therefore, deposited in the first year of a child's life, would protect it from the severest calamity which impends over it—the misery and destitution arising from the death of a father. When so small a sum will accomplish so great a good, how powerful an inducement is presented to parents to make every possible sacrifice to give their child this advantage. Even though the child should never need it, the feeling of security and peace of mind which the parents procure for themselves, is an ample remuneration for the outlay. Reflect on the fact, that whether your child shall be in comfort or in beggary, whether it shall enjoy the blessings of education or be deprived of them, whether it shall be a useful member of society or an outcast, may depend on your making this provision to preserve it from destitution. Ought not a considerate man to place so necessary an act among the number of his indispensable duties?

A similar deposit of five pounds would be requisite at each addition made to the family; and as a marriage is assumed to produce on an average four children, the whole sum expended under this head would be L.20. I do not include those children which die within the first year, and the calculation applies only to ordinary cases. When the number of children amounts to six, eight, or ten, the additional burdens imposed on the parents, in such

* According to the Carlisle Tables about one-sixth of the fathers would die in the 15 years between the age of 30 and 45. One-sixth of the children would thus be orphans; but in the same interval of 15 years, one-fourth of the children also die. The number, therefore, of the fathers diminished by one-fourth, and divided by six, will give nearly the proportion of the First Born, who are orphans at the end of 15 years. From these data, by the help of some tables, I obtained the result stated above, which is only offered as a loose approximation. Only about one-eighth of the children in whose behalf payments were made would ever come as pensioners upon the fund. Hence the smallness of the contribution necessary.

circumstances, must be met by additional economy or exertions.

The whole sum thus required to afford a working man a reasonable decree of security against the casualties of life for himself and his family would be—

Annuity for himself in old age,	-	-	£. 17
Annuity for his widow,	-	-	33
Provision for four children,	-	-	20
			<hr/>
			£. 70

I have taken for granted that the young man saves the money necessary to bear this expenditure while he lives single, and it follows, that marriage shall be postponed till the sum is obtained. In some cases the female may have saved a little money; in others a small sum may have come to one of the parties by inheritance; and in others the deficiency might be supplied by strict economy in the first years of marriage, while the family is small. But the wisest course, in all cases, would be, to consider the possession of the sum by the parties jointly, as *indispensable*, before the bonds of matrimony are tied.

Marriage, however, often brings careful and frugal habits with it; and a couple who started with less than the full amount, and were inclined to make up their lee-way by subsequent economy, might proceed in this way. The provision for old age (L.20 *per annum* or 8s. *per week*,) might be divided into four portions of L.5 each! As soon as L.4, 6s. could be spared, one of these might be purchased, and 2s. *per week* thus secured. A year or two afterwards a second portion might be bought, and the allowance consequently enlarged to 4s. A third instalment would increase it to 6s., and a fourth to 8s., or L.20 *per annum*. If other demands were pressing, some might stop short at the second payment, and others at the third. Four shillings *per week*, though a small sum to subsist on, is a great deal when it stands between an old man and absolute want, or what is nearly as bad to an honourable mind—charity. The widows' annuity, and the provision for children, might be purchased by instalments in the same way; but it must always be remembered, that the longer the purchase is deferred, the greater the sum required. Of these various

provisions, perhaps the widows' endowment ought to be held the most pressing, and be first secured. The provision for the children stands next; and the annuity for the husband in old age might be placed last; since in the event of its never being obtained, a family well brought up, and arrived at manhood, should be a protection to the parents against absolute want, at the latter end of life.

It might seem better suited to the humble circumstances of labourers and mechanics to purchase such provisions as have been described by weekly or monthly instalments; but this system seems to me to be appropriate only when the payments are so trifling as scarcely to be felt—the twopence or fourpence a week for instance, for insuring against sickness. When the payments are heavy, singly or collectively, the necessities of the day will cause them now and then to be suspended, and then the benefit is either lost, or a very troublesome species of accounting is required to ascertain its value. The objections are not so strong against annual instalments; but the best method in my opinion is, to put the weekly savings into a Savings' Bank, and let them accumulate till they reach an amount, with which some tangible benefit can be procured—either, for instance, the full provision desired for wife or child, or some determinate proportion of it. Thus, with L.2, an allowance of 1s. *per* week might be obtained for a child to its fifteenth year, in the event of its father dying in its infancy. With L.8, an endowment of L.2, 10s. might be secured for life to the widow*.

It will be said that in the present state of wages, the

* The system of annuities and endowments I have been describing, is quite as necessary for the middle classes as the lower; at least for all persons belonging to the latter who have no property or capital to rely on. But there is one additional provision required in their case—for unmarried daughters. There is not a more helpless and unfortunate being in the world, than a young woman genteelly educated, reared amidst all the refinements and luxuries of polished life, and not instructed in any method of gaining her subsistence when she loses the shelter of the paternal roof. Many unhappy marriages, and many degrading sacrifices are made by young ladies in this situation, from the mere dread of want. Nothing can prove more clearly how ignorant men are of their *duties*, than that we every day see examples of parents, who love their daughters, throwing them upon the mercies of the world in this way, without any adequate idea of the flagrant cruelty and wickedness of their conduct.

A correspondent suggests that all these allowances should be placed beyond the reach of legal attachment, and Parliament would of course be most willing to afford them this species of protection.

savings I have supposed a labourer to make are out of the question. I admit this to some extent, and have called my scheme *ideal*, without thinking that it is in any degree chimerical. Good is done when a sound principle is brought home to men's understandings, though some practical difficulties should stand in the way of its adoption. It will not be denied that there are many labourers and mechanics whose earnings exceed the sum I have assumed; let *these* act upon my suggestions, and the result will at least benefit themselves. But, in point of fact, when journeymen mechanics were earning a guinea a-week some years ago, they left their families as much exposed to the casualties of life as at present, from not knowing how their savings could be applied to such a purpose. Even in the case of those who are worst paid, if the husband with his wife and three or four children can subsist on his wages alone, the same individual, when living single, should surely be able to lay up a little. If a man cannot save L. 100 before marriage he may save L. 30; and L. 30 applied as I propose will go a certain length in warding off poverty and misery. Farther, if he cannot collect the requisite sum in seven years, he may do it in ten or fourteen; and it is surely better to make a prudent marriage at thirty or thirty-five, than a rash and perhaps ruinous one at twenty. The mere abstinence from marriage, as a means of saving a little money, would improve the condition of the labourers collectively, by diminishing their numbers, even though the immediate object should not be attained. But though desirous to recommend my particular plan, I am still more anxious to impress upon the minds of the labouring classes two truths of vast importance to their well-being, upon which it is based. The first is, that as no efforts of legislation can lift them out of their misery, *their happiness must always depend on their own habits of prudence, forethought, and self-controul.* The second is, *that no man has a right to bring human beings into the world, who is not able to provide for their support and education.* The law punishes severely the act of exposing a child; but the man who marries and becomes the father of children, without having any reasonable prospect of being able to keep them from beggary with all its attendant miseries, is guilty of the same crime in a lower degree.

But I shall be told that I have made no provision against the worst calamity which the labourer is exposed to—want of employment. My answer is, that I have made the only provision which the case admits of, and which will operate surely, though slowly, to remedy the evil. I call in the agency of what Malthus terms the *preventive check* to an excess of population, in the only form in which it can be rendered practical. To tell an individual that he should postpone his marriage for some years, because the world is too full of people, would be to offer an insult to his understanding. To talk to him of *prudence*, and ask him to wait till he has saved a little money, is tendering a good advice, in a shape too vague and general to be of any service. My aim is to convert the virtue of *prudence* in this particular, into pounds, shillings, and pence—to hold out a *definite object* to him, requiring a definite sum for its accomplishment. I neither counsel him to live single till he is 21 years of age, nor till he is 28; I simply advise him to abstain from marriage till he has saved a sum sufficient to secure his wife against the evils of widowhood, his children against the miseries of orphanage, and himself against the misfortunes of infirm old age. I ask him, not to consider whether the country is thickly or thinly peopled, but to take a rational view of his own situation. I consider society indeed entitled to demand guarantees from him against entailing burdens upon it, before he is permitted to bring a number of unbidden guests to the common table*. But still my counsel is merely this—let him consult *his own interest*; let him fulfil the duties which common humanity enjoins to his wife and family, and which common prudence dictates, to himself; and in fulfilling these, he will completely satisfy the demands of society. In doing this I say he will contribute to meliorate the lot of his brethren; for when the working classes generally act upon the system, of holding the accumulation of a specific sum indispensable as a preliminary to marriage, the most effectual check will be given to those premature unions, which deluge the

* In Bavaria the law allows no man to marry till he can show that he possesses a certain amount of property; in other words, society demands security from the parties, that it shall not be loaded with pauper children in consequence of their union. The principle is sound, though it is probable that the law may sometimes be an engine of oppression.

country with a population of paupers. It is obvious, that when the general period of marriage is postponed for a few years, all who die in the interval leave no offspring behind them, and the unions which take place being contracted later in life, yield fewer children. This, in my opinion, is the only mode in which an efficient practical check to the increase of population can be applied. Were it in full operation, the country would soon cease to be crowded with miserable beings for whom there is neither food nor employment. Wages would rise, for the competition would then be *between capitalists*, to procure labourers; and we would no longer see multitudes of famished wretches underbidding one another for employment, and selling their labour for the veriest pittance which will keep soul and body together.

In all old countries where the land is entirely appropriated, there are but two methods of keeping down population to the level of subsistence. Either prudence must prevent men from bringing beings into the world till they are fully able to provide for them, or misery and disease will shorten their days and thin their numbers after they come. The schoolmaster, the priest, and the magistrate, who have taught the people many useful, and some silly and absurd things, have never taken any pains to impress this most momentous truth on their minds.

The system I recommend, then, would benefit the working classes in two ways. First, it would diminish their numbers relatively to capital, and as a consequence, *their wages would rise*. Secondly, it would rescue them and their families from extreme poverty, give them independence of character, secure to all of them the advantages of education, and thus break down the barrier which confines them to the sphere they are born in, and precludes them from obtaining any of the higher prizes in the lottery of life. To society the system would be equally beneficial. Poor's rates, with all the abuses they engender, would be done away; crimes would be rare when pauperism was eradicated; and by the universal diffusion of education, all the talent in society would be made available. And last, not least, when every grown-up man had either a small stock of savings in hand, or investments in a common fund, we should have the very best guarantee for the public tranquillity.

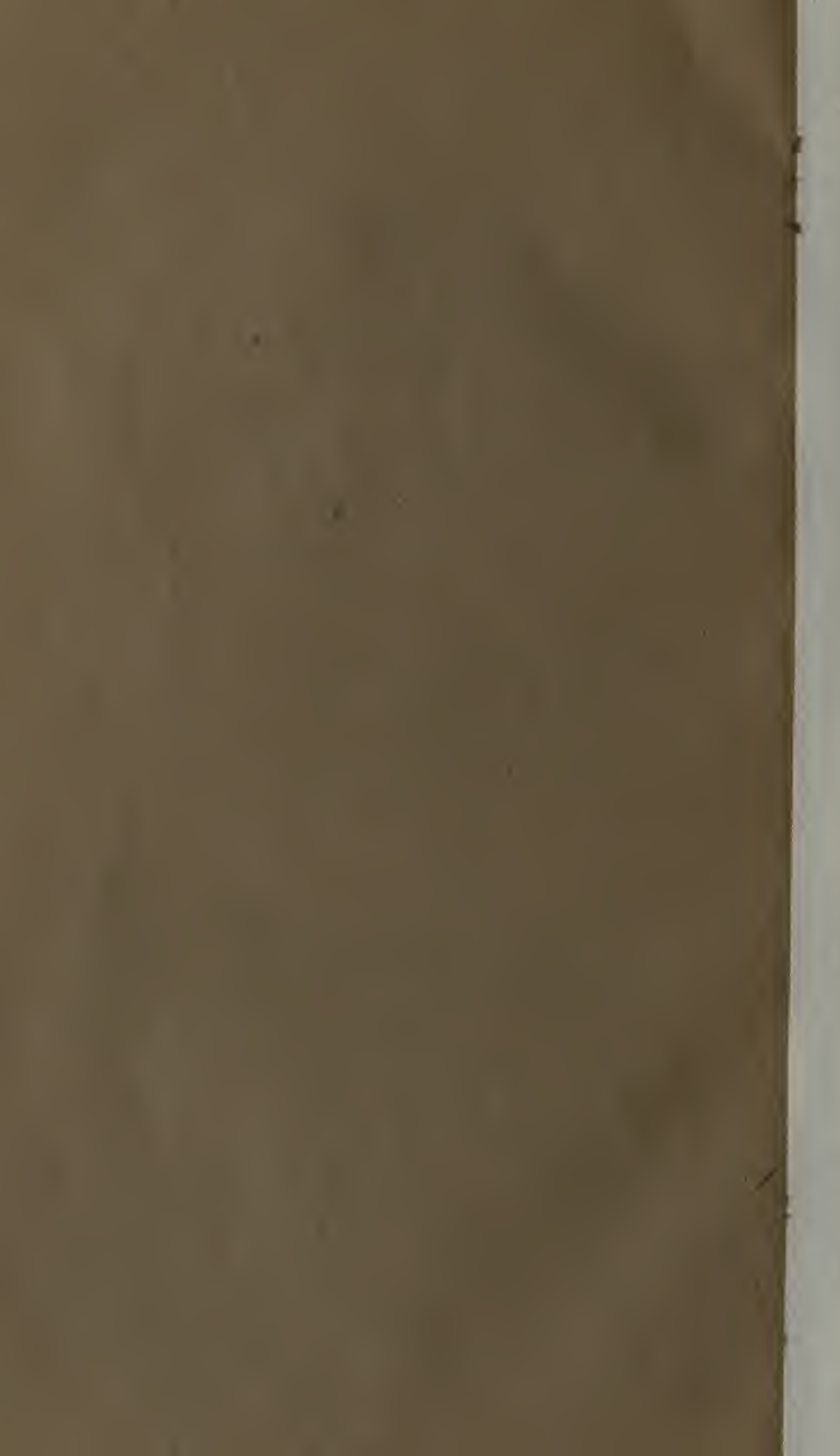
There is much truth in the Scottish proverb about the advantages of having a *nest egg*. Many who have both the means and the disposition to save money have not acquired the habit, simply because they never made a beginning; and a beginning probably was not made, because they had no specific object in view which they considered attainable with their limited means. By holding out to such persons a *tangible good*, we furnish them with a motive to begin the practice of economy; and the habit once implanted, will contribute to make them frugal, provident, and orderly through life.

I need scarcely say, that the improvements suggested can only be realised upon the system of *mutual insurance*, by Benefit Societies conducted by the working classes themselves. Government and the upper ranks may assist; but were they to appear as the managers, the scheme would never carry the full confidence of the working classes with it, and it would be impossible to keep it free of gross frauds and abuses. We cannot inculcate upon these classes too often, or in too many ways, that *the improvement of their condition must be their own work*.

Were the suggestions I have made adopted, were the whole working classes to operate upon them, I have no hesitation in saying, that nine-tenths of all the poverty, misery and crime, which we see around us, would disappear. We would in fact find ourselves in a new world, full of intelligence, peace and good order, in which life and property would be ten times more secure, happiness more equally distributed, and an admirable foundation laid for the further amelioration of the lot of mankind.

With best wishes for your welfare and happiness, I am, &c.

THE EDITOR OF THE SCOTSMAN.



Gaylord

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